

**SURVIVING
SPOUSE
LIAISON
TRAINING**

**VIRTUAL COUNCIL
& CHAPTER
LEADERSHIP
WORKSHOP FOR
NEW LEADERS**

March 5, 2026

9:30 – 4:00

Eastern

The Role of a Surviving Spouse Liaison & Eligibility Requirements

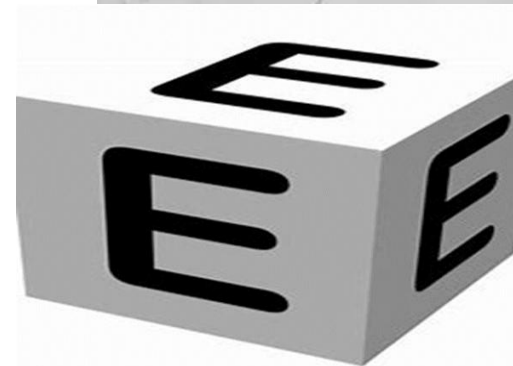
Who can be a Surviving Spouse Liaison?

- Any member – male or female – or a spouse can be appointed to the position
- Does not have to be a surviving spouse
- Councils & Chapters will get points on their LOEs for appointing a surviving spouse liaison with an email address and the name is in the data base.



Role of Surviving Spouse Liaison

- Primary Point of Contact for Surviving Spouse & Spouse legislative & benefits Issues
- Advise the council or chapter president on Surviving Spouse Issues
- Encourage surviving spouses and spouses of members to take an active role in the chapter/council and MOAA advocacy.
- Educate and engage surviving spouses and spouses about being prepared for the inevitable and about caregiving issues.
- Assist members during times of loss



Promote Key Values of MOAA

5 Key Focus Areas



- Advocacy
- Membership
- Council & Chapters Support
- Engagement/ Resources
- Philanthropy-MOAA Foundation & Scholarship Fund



Advocacy Issues of Special Interest



ADVOCACY IN ACTION

**Sign up for the Legislative
Action Center!**

Go to MOAA.org

**Here is what we are fighting
for!**

- 1. Protect service member pay during shutdowns.**
- 2. End the 5% housing allowance penalty.**
- 3. Reduce Military Spouse Unemployment.**
- 4. Retain benefits after remarriage.**

Also, check out other advocacy issues of interest on the [MOAA website](http://MOAA.org)

Membership

- **Grow surviving spouse membership in both National MOAA & local chapters**
- **Currently, Surviving Spouses make up 12-14% of MOAA membership—that's over 44,0000 members who can vote, give and serve. The majority are over 70 years of age.**
- **Constant reminder: A surviving spouse is a regular MOAA member!**
- **If a spouse was a life member, membership passes without charge to the surviving spouse.**
- **The spouse did not have to be a MOAA member—a surviving spouse can join on her own**
- **Memberships available @ 3 levels: LIFE; Premium 1/2/3 yr available & Basic - Free**
- **Encourage anyone eligible to join or increase membership and credit SSAC.**

See website for more information, special rates

Membership (Con't)



Encourage a Surviving Spouse to join MOAA

- **Initiate post death contact— invite to chapter meetings**
- **Make phone calls; offer rides**
- **Welcome & include in ALL chapter activities**
- **Inform potential members about MOAA benefits**
- **Always use the term “Surviving Spouse” rather than “Auxiliary”**
- **Request Feedback**
- **When they join-credit SSAC**

Council & Chapter Involvement

Encourage	Encourage participation within the chapter
Apply	Apply for chapter/council board
Solicit	Solicit input to design programs of interest
Volunteer	Volunteer for leadership positions
Incorporate	Incorporate Surviving Spouses in all aspects of chapter management
Take	Take charge! Design, Develop, Direct A Special Project!

Council & Chapter Involvement (cont)

1

**Be an advocate.
Promote MOAA
legislative issues.**

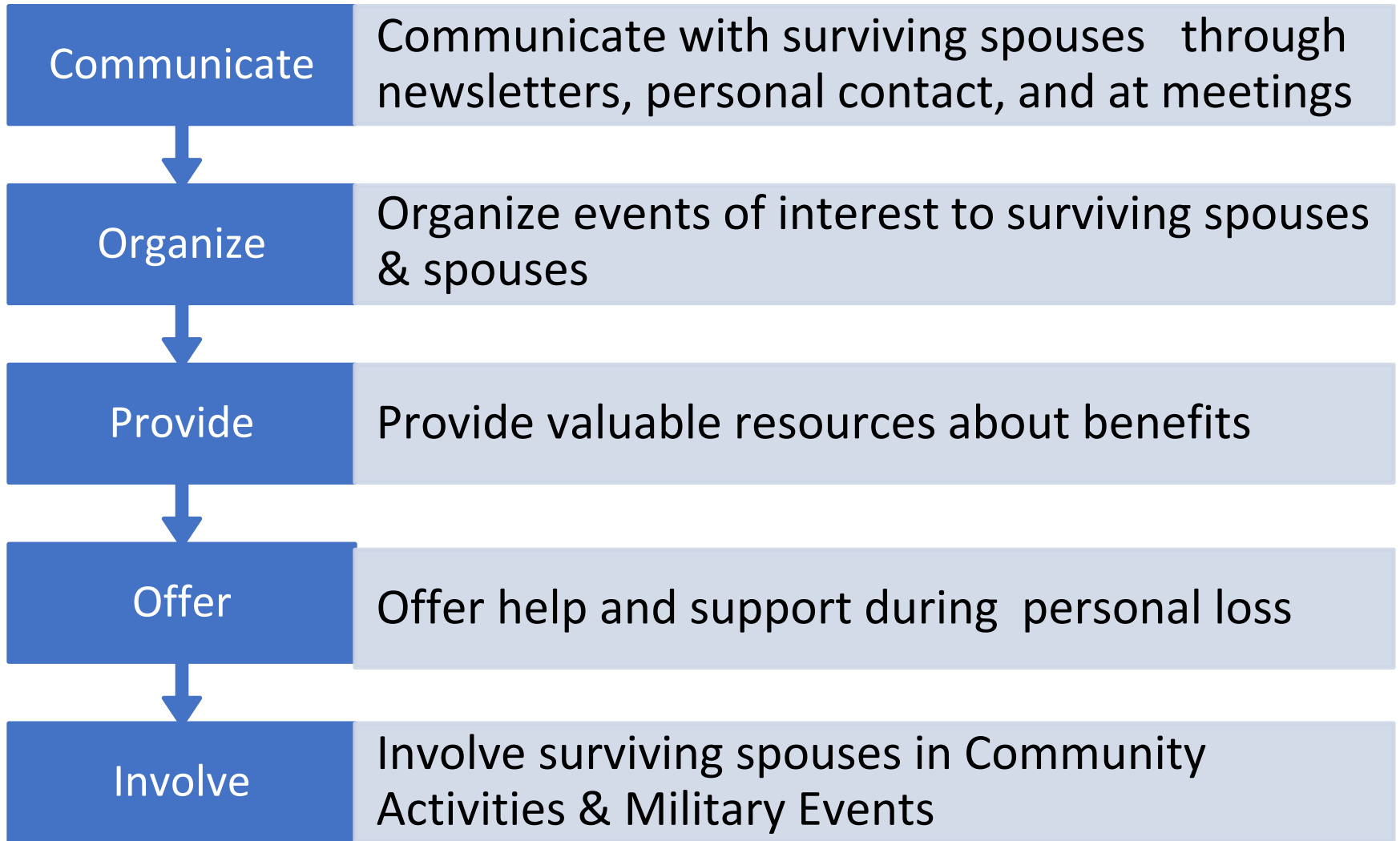
2

**Educate about
personal affairs
& actions to take
before and after
a personal loss.**

3

**Recognize
outstanding
performance—local
& national, i.e.,
MOAA Surviving
Spouse Liaison
Excellence Award.**

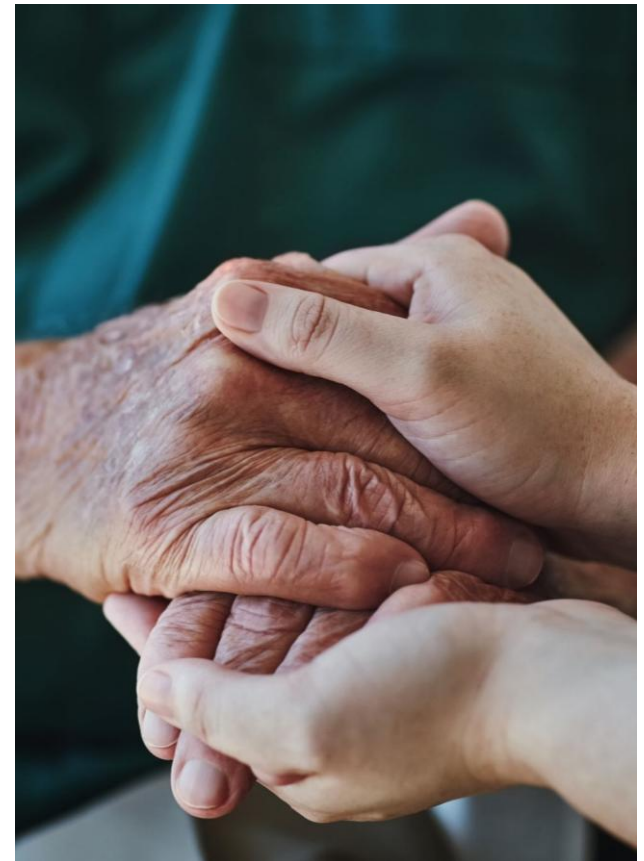
Best Practices



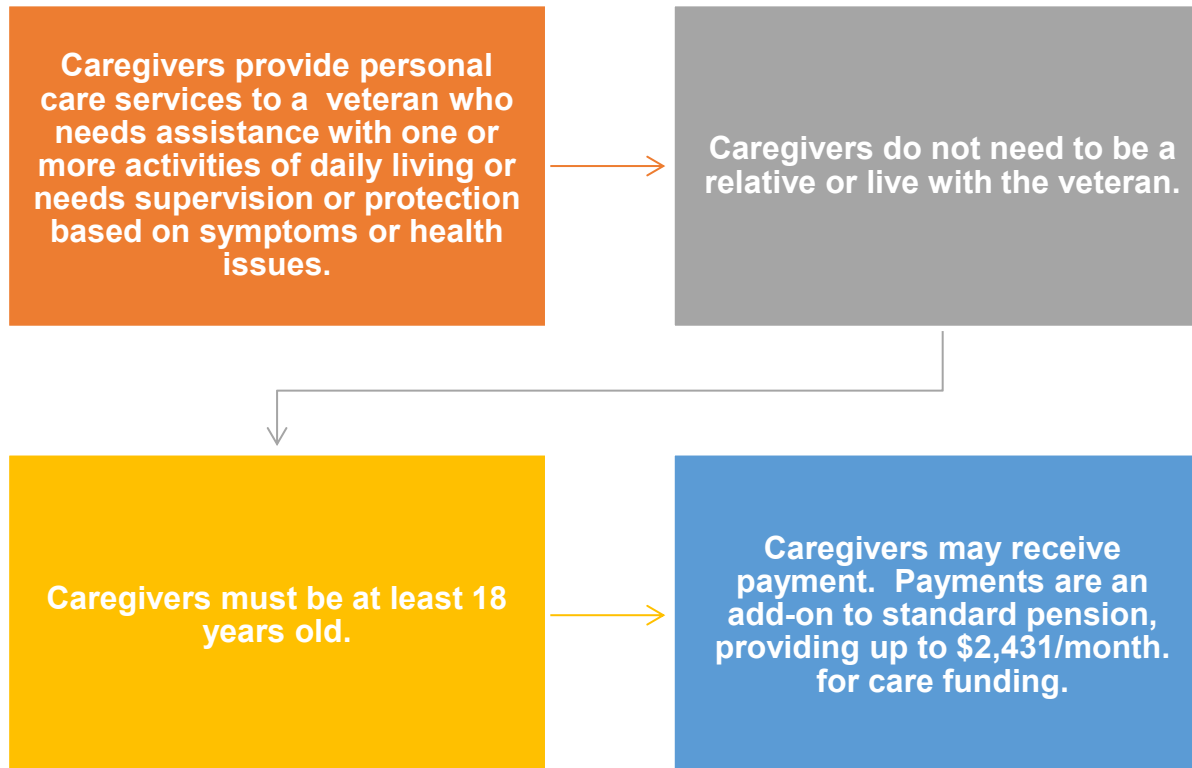
CAREGIVERS & CAREGIVING

Elizabeth Dole Caregiver Act

- Passed and signed into law January 2, 2025
- **Senator Elizabeth Dole 21st Century Veterans Healthcare and Benefits Improvement Act**
- Provides significant relief to veterans and their families by expanding benefits, enhancing services and improving long-term care solutions.
 - Full coverage for Home Nursing care
 - Mental Health Grants for Caregivers
 - Streamlined Application Process
 - Expanded Support Programs
 - Home Health Aides Pilot Program



CAREGIVER DEFINED



Caregivers must be one of the following:

- **A spouse, son, daughter, parent, stepfamily member, extended family member, OR**
- **Someone who lives full-time with the veteran, OR**
- **Willing to do so if designated as a family caregiver**

**INFORMATION & TRAINING
AVAILABLE @ MOAA & ELIZABETH
DOLE FOUNDATION WEBSITES
VA WEBSITE VA.GOV**

Education of Surviving Spouses & Spouses: Planning Ahead!

**PLAN
AHEAD**

PLAN AHEAD!!

- **Encourage members & spouses to talk to each other about death and ways to prepare**

Help

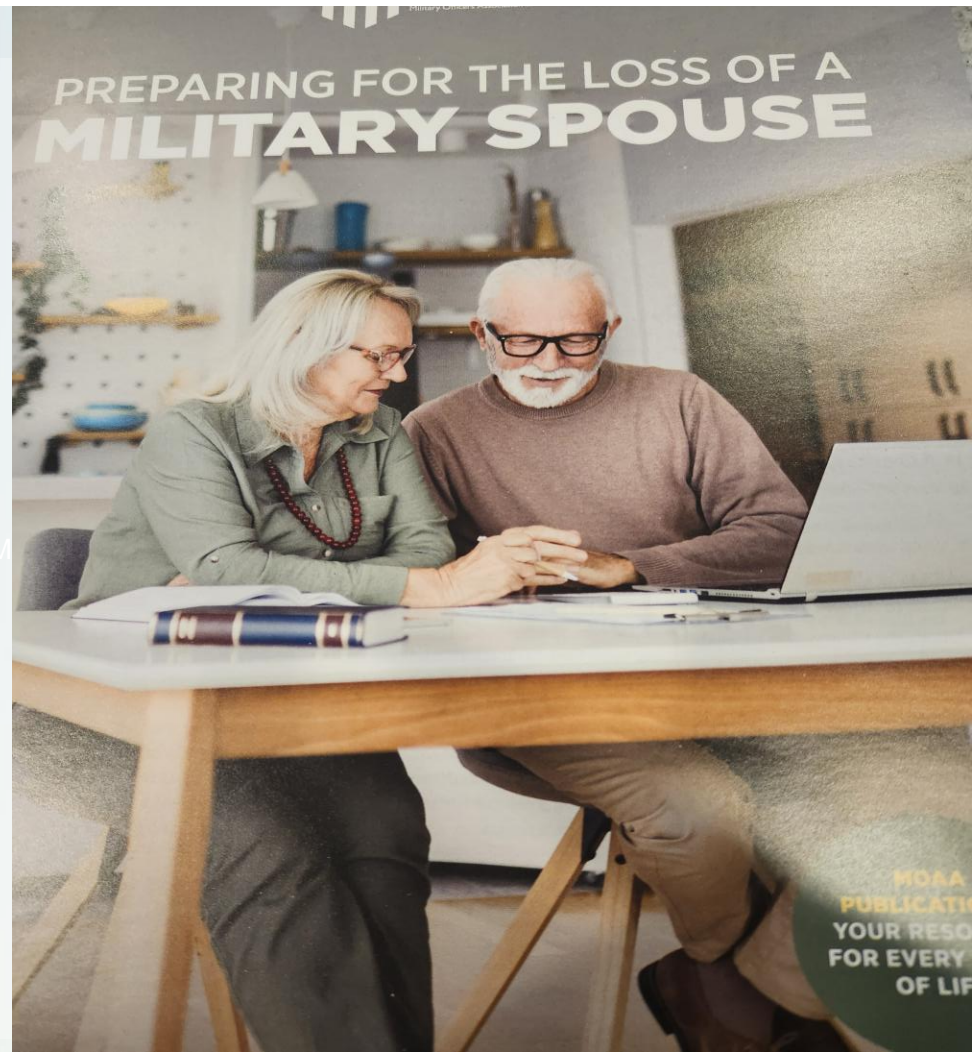
Help your spouse be a surviving spouse before that time in your lives happens

- **Gather important papers: DD214, wills, living will, durable power of attorney, insurance policies, passwords, birth/marriage certificates, passwords, etc.**
- **Check all signature cards**
- **Review all insurance policies**
- **Make sure utilities are in BOTH names**
- **Check state regulations for car registration requirements**
- **Care title should say “or” –not “and” in owner’s names.**
- **Spouse should have personal credit card.**

MOAA PUBLICATIONS

PREPARING FOR THE LOSS OF A MILITARY SPOUSE

*A handbook for one of
life's toughest assignments*



Engagement: Publications Updates

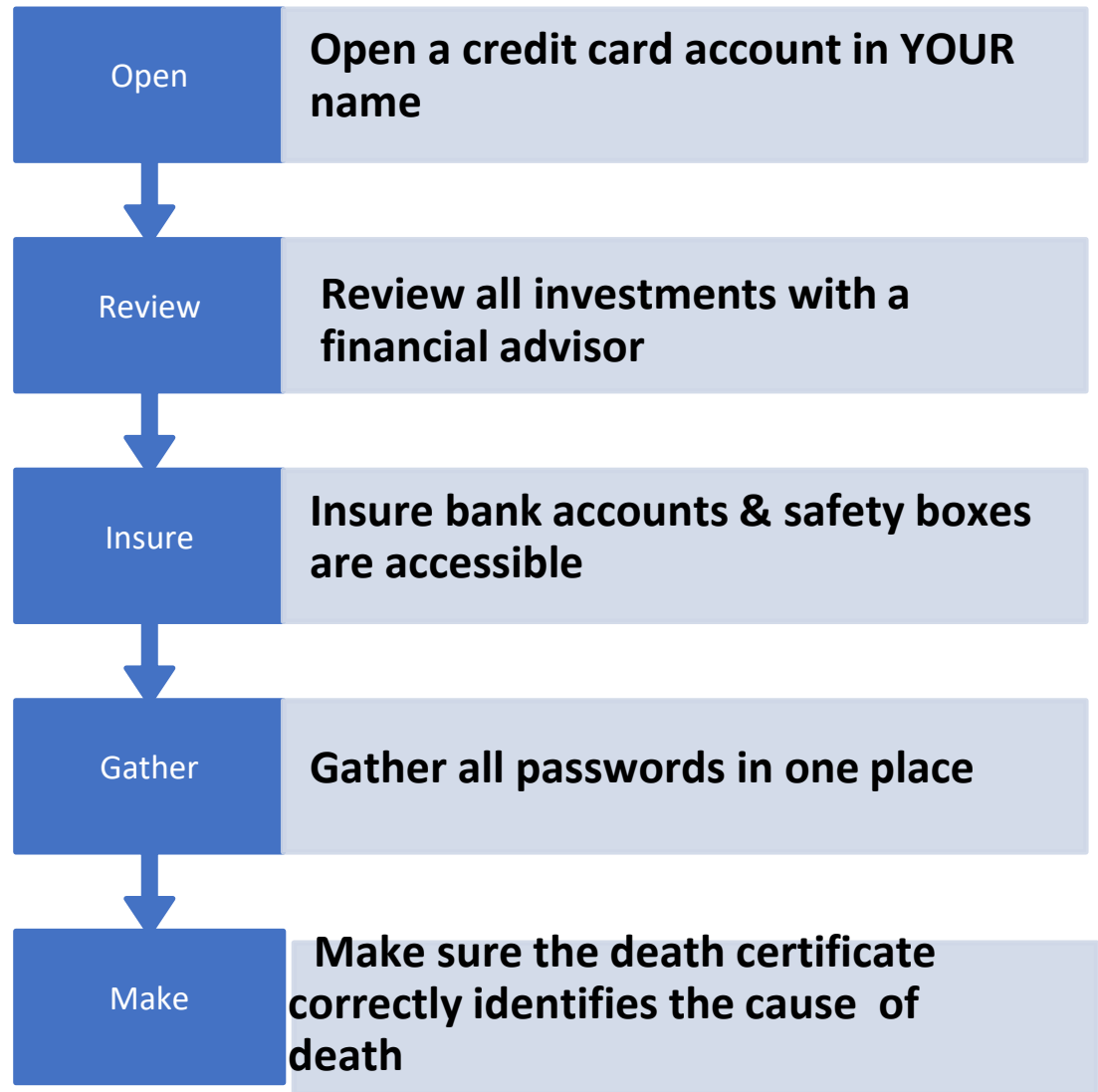


- Aging Into Medicare
- Estate Planning
- Benefits Planning Guide
- Guard-Reserve Retirement Checklist
- Remarriage Guide
- Help Your Survivors Now
- Survivor's Checklist
- Concurrent Receipt Update
- Marketing Yourself
- Military Spouse Career Guide
- And More>> www.moaa.org/publications

Have a
Heart-to-
Heart!



Education of Surviving Spouses & Spouses: Planning Ahead!



Form DD 214 vs Form DD 1300

DD 214: Release or Discharge From Active Duty

DD 1300: Report of Casualty-Active-Duty Death

CAUTION: NOT TO BE USED FOR IDENTIFICATION PURPOSES

THIS IS AN IMPORTANT RECORD SAFEGUARD IT.

ANY ALTERATIONS IN SHADED AREAS RENDER FORM VOID

CERTIFICATE OF RELEASE OR DISCHARGE FROM ACTIVE DUTY

1. NAME (Last, First, Middle)		2. DEPARTMENT, COMPONENT AND BRANCH		3. SOCIAL SECURITY NO.	
4.a. GRADE, RATE OR RANK	4.b. PAY GRADE	5. DATE OF BIRTH (YYMMDD)		6. RESERVE OBLIG. TERM, DATE	
7.a. PLACE OF ENTRY INTO ACTIVE DUTY		7.b. HOME OF RECORD AT TIME OF ENTRY (City and state, or complete address if known)		8. STATION WHERE SEPARATED	
8.a. LAST DUTY ASSIGNMENT AND MAJOR COMMAND		8.b. STATION WHERE SEPARATED		9. COMMAND TO WHICH TRANSFERRED	
11. PRIMARY SPECIALTY (List number, title and years and months in specialty. List additional specialty numbers and titles involving periods of one or more years.)		12. RECORD OF SERVICE		10. SGLI COVERAGE	
		a. Date Entered AD This Period		Amount: \$	
		b. Separation Date This Period		Year(s) Month(s) Day(s)	
		c. Net Active Service This Period			
		d. Total Prior Active Service			
		e. Total Prior Inactive Service			
		f. Foreign Service			
		g. Sea Service			
		h. Effective Date of Pay Grade			
13. DECORATIONS, MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (All periods of service)					
14. MILITARY EDUCATION (Course title, number of weeks, and month and year)					

REPORT OF CASUALTY

DEPARTMENT OF THE ARMY
U.S. ARMY HONORABLE CASUALTY COMMAND
FORT MONROE, VA

REPORT (DD FORM) GRADE
OF FEB 1970 (REV)

1. SERVICE IDENTIFICATION

2. NAME (Last, First, Middle)

3. GRADE, RATE OR RANK

4. PAY GRADE

5. DATE OF BIRTH (YYMMDD)

6. RESERVE OBLIG. TERM, DATE

7. SOCIAL SECURITY NO.

8. PLACE OF ENTRY INTO ACTIVE DUTY

9. HOME OF RECORD AT TIME OF ENTRY (City and state, or complete address if known)

10. STATION WHERE SEPARATED

11. COMMAND TO WHICH TRANSFERRED

12. RECORD OF SERVICE

13. DECORATIONS, MEDALS, BADGES, CITATIONS AND CAMPAIGN RIBBONS AWARDED OR AUTHORIZED (All periods of service)

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STEPS TO PREPARE

- Mark a calendar date to assemble all important papers
- Make an appointment with your spouse/child/trusted friend to discuss paperwork.
- Make some personal decisions and list them, such as burial preferences.
- Assemble paperwork
 - ✓ Birth/marriage certificates, divorce decrees & property distributions
 - ✓ Insurance policies—check beneficiaries
 - ✓ 2nd/3rd marriages check all important papers for correct beneficiaries.

.....MORE STEPS TO PREPARE

- ✓ Gather all passwords & user IDs. Share lock combinations
- ✓ Check Mortgages & brokerage reports—check beneficiaries
- ✓ List all credit cards & balances—personal & joint. Make sure each has one in her/his name alone
- ✓ Check bank statements, check registers. Check beneficiaries and co signers
- ✓ Check credit card statements for occasional expenses (ie, estimated taxes, HOA fees, charitable gifts, safety deposit box rentals, etc)
- ✓ Review utility bills----to include cable internet, phones—make sure both names are on the account when required.



SECOND & THIRD MARRIAGES!

One of the biggest problem areas!

Double-check all important documents!

Ensure beneficiaries are as intended!

BALANCE SHEETS

INCOME & EXPENSE EXERCISE

- **JOINT**
Include all incomes & expenses for both you and your spouse.
- **SPOUSE 1***
Include only your income & expenses.
- **SPOUSE 2***
Include only spouse's income & expenses.

**In Spouse 1 & 2 scenarios, include income that would be available to the other in case of death, i.e. insurance benefits or SBP. Also include any expenses that would apply to each, such as golf fees, season tickets to theater/sports, nail/hair expenses, club memberships, etc.*

Engagement & Resources

Take advantage of MOAA website, publications, weekly newsletters & articles

Share information with all members, spouses & potential members

Ways to stay informed:

- **SSAC** articles that appear on the website under Surviving Spouse Resources, Councils/Chapters & Newsletters. Past articles are archived.
- MOAA publications/brochures about Surviving Spouse issues
- Regional Leadership Training Workshops
- MOAA Webinars on relevant topics
- Legislative updates on all military issues: pay, housing, health care, commissary, etc.
- Participation in the Surviving Spouse Virtual Chapter
- Membership in the MOAA Facebook group –
MOAA Surviving Spouses & Friends
- **VA.GOV & MILITARY ONE SOURCE (DOD)**

VA Benefits and Support

Get acquainted with
the Veterans
Administration Website
www.VA.gov

****Learn about
Agent Orange & the
PACT Act & other
causes of Vet's
illnesses**

****Get latest info on
Cemeteries &
Burials**

****Research Aid &
Attendance**

**** Check financial
assistance
available through
services**

****VA Home loans**

****Caregiving Info**



**STAY
INFORMED!**

VA-- OFFICE OF SURVIVOR ASSISTANCE

- **ADVISOR**
- **CONSULTANT**
- **CASE MANAGEMENT**
- **INFORMATIONAL**

“No closed door!”

Kelly Hruska, Executive Director

202 461 0024 Kelly.Hruska@va.gov

Stay Informed

- Additional information can be found in the following places:
 - www.DFAS.mil
 - www.AARP.org
 - www.Military.com
 - www.militarycoalition.org Health Care Committee- Survivors
 - www.militaryonesource.mil
 - Minnesota Chapter “The Day After Calls” on www.MOAA.org
 - USAA Survivors Relation Team
800-292-8294
 - www.Militarywidows.org
 - www.taps.org 800-959-TAPS (8277)
 - Info@goldstarwives.org 888-751 6350
 - Surviving Spouse Virtual Chapter
mssvc02@gmail.com
 - MOAA Surviving Spouses & Friends Facebook group

NOTE: As a surviving spouse, it is important that you think about yourself and YOUR survivors and the things they will need to know!

MOAA Foundation & Scholarship Fund

Scholarship Fund

- **Grants & no-interest loans available for children of active duty/retired military. A good incentive for many to join MOAA. Also available for children of currently serving enlisted & retired enlisted personnel.**

MOAA Foundation provides funds for a variety of programs

- **Transition**
- **Employment assistance for spouses of currently serving**
- **Grants to chapters/councils for community programs**
- **Special grants for assistance in emergency situations—hurricanes, fires, floods, pandemics, etc.**

Surviving Spouses are eligible

Encourage all MOAA members to financially support these important programs

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Surviving Spouse Virtual Chapter

- **Connecting Surviving Spouses and Spouses throughout the US and across the world**
- **Currently 300 members****
- **Providing opportunities to Encourage, Engage, & Educate**
- **Must be a MOAA Member or spouse of a MOAA member**
- **No dues**
- **Virtual Meetings are held monthly except November & December**

**membership includes a surviving spouse, a surviving spouse liaison, a spouse or someone who supports our mission

Surviving Spouse Virtual Chapter (cont)

Meetings are the 3rd Tuesday each month
except November & December

Next Meeting: Tues 03/17/2026 1:00pm E
/

Discussions can include:

- Legislative updates
- Health care issues
- Financial Planning
- Other issues important to surviving spouses & spouses
- Input from members – opportunity to share information/ask questions/offer comments

To join go to mssvc02@gmail.com

NEW ID CARDS

- Everyone must have a new ID card by ?? 2026.
- Even though your ID card says “Indefinite Expiration Date”
- Active duty military and their families take priority.
- Check with your local military installation to see what their requirements are.
- New ID cards will have new security features.



2026 LEADERSHIP WORKSHOPS

Dates and places to be determined. There will be two in-person workshops scheduled and two virtual workshops.

SURVIVING SPOUSE ADVISORY COUNCIL

GAIL JOYCE,
TEXAS

PAT GREEN,
FLORIDA

VIVIAN
WERSEL,
NORTH
CAROLINA

NORA
DURHAM,
ARIZONA

SUSAN
COLLINS,
PENNSYLVANIA

ROY
YENCHESKY,
KANSAS

CHERYL
TOLAND,
WASHINGTON



APPLICATIONS FOR SSAC & MOAA BOD

- Applications to apply for the Surviving Spouse Advisory Council and for the MOAA Board of Directors Surviving Spouse Representative are available.
- There will be 3, possibly 4, places available on the Surviving Spouse Advisory Council.
- There will be one spot guaranteed & available on the Board of Directors.
- SSAC members serve a minimum of 4 years with a possible 2-year addition, which is encouraged.
- The BOD assignment requires a 6-year commitment.
- Get the word out to your chapter members & committed eligible surviving spouse friends!

Surviving Spouse Contacts

MOAA Staff

Jennifer Goodale, Director, Government
Relations Veteran & Retired Affairs Pol
jenniferg@moaa.org

Surviving Spouse Virtual Chapter (SSVC)

Pat Green, President

Gail Joyce, Vice President

Roy Yenchesky, Membership Chair

Susan Collins, Secretary

Vivianne Wersel, Newsletter Editor

Cheryl Toland, Treasurer

Nora Durham, Member



Never Stop Serving!